



Order Filed on November 4, 2021  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

**FEIN, SUCH, KAHN & SHEPARD, P.C.**

Counsellors at Law

7 Century Drive - Suite 201

Parsippany, New Jersey 07054

(973) 538-9300

Attorneys for Secured Creditor

Select Portfolio Servicing, Inc., as  
servicer for Towd Point Mortgage Trust

2019-SJ2, U.S. Bank National

Association, as Indenture Trustee

R.A. LEBRON, ESQ.

SPS2163

bankruptcy@fskslaw.com

In Re:

WILFRED A. MILLS

Debtor(s).

Case No.: 21-12677 SLM

Adv. No.:

Hearing Date: September 22, 2021

Judge: Honorable Stacey L. Meisel

**ORDER RESOLVING OBJECTION TO CONFIRMATION**

The relief set forth on the following page(s) is hereby **ORDERED**.

**DATED: November 4, 2021**

A handwritten signature in cursive script that reads "Stacey L. Meisel".  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtor(s): WILFRED A. MILLS

Case No: 21-12677 SLM

Caption of Order: **ORDER RESOLVING OBJECTION TO CONFIRMATION**

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Upon the Objection of **FEIN, SUCH, KAHN & SHEPARD, P.C.**, Attorneys for the Secured Creditor, Select Portfolio Servicing, Inc., as servicer for Towd Point Mortgage Trust 2019-SJ2, U.S. Bank National Association, as Indenture Trustee, as to certain real property known as 84 HILLSIDE TERRACE, IRVINGTON, NJ 07111 as set forth in the papers, and for good cause shown;

**ORDERED AS FOLLOWS:**

1. The total debt balance of the secured claim of Select Portfolio Servicing, Inc., as servicer for Towd Point Mortgage Trust 2019-SJ2, U.S. Bank National Association, as Indenture Trustee, secured creditor, shall be paid in full through the Chapter 13 plan.

2. The claim is identified on the Claims Registry as claim no. 3.

3. The Secured Creditor shall file an amended proof of claim consistent with the following:

- a. Principal Balance: \$28,162.21
- b. Interest: \$5,016.13
- c. Fees: \$26.84
- d. Subtotal (as of 03/31/2021): \$33,205.18
- e. Interest over Declining balance \$6.5%): \$4,899.36
- f. Subtotal: \$38,104.54
- g. Less post-petition funds received: \$1,074.00
- h. Total: \$37,030.54\*

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\*The amount to be paid inside the Plan is \$37,030.54.

4. Should the Debtor dispute the amount of the claim and believe the amount calculated is not consistent with the terms of this Order, the Debtor retains the right to challenge the claim pursuant to D.N.J. LBR 3007-1.

5. The Debtor shall maintain prompt payment for adequate hazard insurance coverage and list secured creditor as a loss payee until completion of the chapter 13 plan and receipt of discharge. Said payments shall be made through the first mortgage, if applicable, or directly to the insurance company.

6. The Debtor shall maintain prompt payment for property taxes with said payments to be made through the first mortgage, if applicable, or directly to the township, city or municipality.

7. The treatment of this claim is conditioned upon successful completion of the Chapter 13 plan and receipt of bankruptcy discharge.

8. The treatment of this claim shall be void upon dismissal or conversion of the Chapter 13 case.

9. If the Chapter 13 case is dismissed or converted, the secured claim shall be reinstated in full with appropriate interest and other applicable and appropriate fees, costs, etc.

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10. This Order shall be incorporated in and become a part of any Order Confirming plan in the herein matter.

11. The Movant shall serve this Order on the Debtor, any Trustee and other party who entered an appearance on the Objection.